Case 09-10689 Doc B1 (Official Form 1) (1/08)	1 F	iled 03/27/09 Document	Entere Page 1		/27/09 15:08: <sub>4</sub> ?	41 Des	sc Main
		Bankruptcy C	ourt		,	<b>X</b> 7.1	D.444
North	ern D	istrict of Illino	ois			Volu	ntary Petition
Name of Debtor (if individual, enter Last, First, Mi Majewski, Colleen E	iddle):		Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 y (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>2045</b>	IN) No./Complete		_	oc. Sec. or Individual- ne, state all):	Taxpayer I.D.	(ITIN) No./Complete	
Street Address of Debtor (No. & Street, City, State 7730 W Palatine Ave	Code):	Street Addr	ess of Jo	int Debtor (No. & Stre	eet, City, State	e & Zip Code):	
Chicago, IL	ZIPC	ODE <b>60631-1827</b>				Z	IPCODE
County of Residence or of the Principal Place of B <b>Cook</b>	usiness:		County of F	Residence	e or of the Principal Pl	ace of Busine	ss:
Mailing Address of Debtor (if different from street	address)	)	Mailing Ad	dress of .	Joint Debtor (if differen	ent from street	t address):
	ZIPC	ODE				Z	IPCODE
Location of Principal Assets of Business Debtor (if	differen	t from street address a	bove):				
					<u> </u>	Z	IPCODE
<b>Type of Debtor</b> (Form of Organization)		Nature of I (Check on	1 1 0				
(Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Esta U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank	e as defined in 11  Chapter 7  Chapter 9  Chapter 11  Chapter 12  Chapter 13			☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts		
	ot Entity applicable.) t organization u States Code (the		Debts are primar debts, defined in § 101(8) as "incu individual primar personal, family, hold purpose."	11 U.S.C. rred by an ily for a	box.)  Debts are primarily business debts.		
Filing Fee (Check one l	oox)		Charle and	L	Chapter 11	Debtors	
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable attach signed application for the court's consider is unable to pay fee except in installments. Rule 3A.</li> </ul>	ration cer 1006(b).	rtifying that the debtor See Official Form	Debtor is  Check if:  Debtor's  affiliates	s a small s not a sn aggregat are less		defined in 11	U.S.C. § 101(51D).
Filing Fee waiver requested (Applicable to chap attach signed application for the court's consider			Acceptar	being fi	led with this petition		om one or more classes of
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt propert distribution to unsecured creditors.				d, there v	vill be no funds availa	ble for	THIS SPACE IS FOR COURT USE ONLY
	] 000- 000		] 0,001- 5,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$500,001 to \$500,001 to \$100,000 \$1 million \$10	,000,001		50,000,001 to	\$100,00 to \$500	0,001 \$500,000,00 million to \$1 hillion	More than	

| So to | \$50,000 | \$100,000 | \$500,000 | \$1 million | \$10 million | \$10 million | \$100 million | \$10 million

Estimated Liabilities

<b>Years</b> (If more than two, a	ttach additional sheet)
Case Number:	Date Filed:
Case Number:	Date Filed:
Affiliate of this Debtor (	If more than one, attach additional sheet)
Case Number:	Date Filed:
Relationship:	Judge:
whose debts I, the attorney for the petitic that I have informed the pechapter 7, 11, 12, or 13 explained the relief available.	Exhibit B leted if debtor is an individual are primarily consumer debts.) oner named in the foregoing petition, declare etitioner that [he or she] may proceed under of title 11, United States Code, and have ble under each such chapter. I further certify otor the notice required by § 342(b) of the
X /s/ Derek V Lofland	3/27/09
Signature of Attorney for Deb	tor(s) Date
ach spouse must complete an de a part of this petition.	d attach a separate Exhibit D.)
	OII.
oplicable box.) of business, or principal assets	s in this District for 180 days immediately ict.
partner, or partnership pendir	ng in this District.
out is a defendant in an action	ssets in the United States in this District, or proceeding [in a federal or state court] s District.
licable boxes.)	
or that obtained judgment)	
dlord or lessor)	
	Case Number:  Case Number:  Affiliate of this Debtor ( Case Number:  Relationship:  (To be comp whose debts I, the attorney for the petitic that I have informed the pe chapter 7, 11, 12, or 13 explained the relief availabe that I delivered to the del Bankruptcy Code.  X /s/Derek V Lofland Signature of Attorney for Deb  bit C alleged to pose a threat of imm  bit D ach spouse must complete an ade a part of this petition.  ed a made a part of this petition.  ed a made a part of this petition.  of business, or principal assets days than in any other Distr partner, or partnership pendin ace of business or principal a

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Desc Main

Page 2

Entered 03/27/09 15:08:41

Page 2 of 38

Name of Debtor(s):

Majewski, Colleen E

Case 09-10689 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 03/27/09

Document

Doc 1

Document

Page 3 of 38 Name of Debtor(s):

Page 3

#### **Voluntary Petition**

(This page must be completed and filed in every case)

### Majewski, Colleen E

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Colleen E Majewski

Signature of Debtor

Colleen E Majewski

Χ Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 27, 2009

Date

#### Signature of Attorney\*



Signature of Attorney for Debtor(s)

Derek V Lofland 6280490 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524 derek@chicagobk.com

#### March 27, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Aut	horized Individual	
Printed Name of	Authorized Individual	

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of I	Foreign Repre	centative		
orginature or i	oreign Repre	scittative		
	CE : D			
rinted Name	of Foreign K	epresentative		

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

Social Security number (If the bankruptcy

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

X	the Social Security nur principal, responsible p the bankruptcy petition (Required by 11 U.S.C	mber of the officer, person, or partner of a preparer.)
Signature of Bankruptcy Petition Preparer of officer, principal, respartner whose Social Security number is provided above.	ponsible person, or	
Certificate I (We), the debtor(s), affirm that I (we) have received and read this	of the Debtor s notice.	
Majewski, Colleen E Printed Name(s) of Debtor(s)	X /s/ Colleen E Majewski Signature of Debtor	<b>3/27/2009</b> Date
Case No. (if known)	X Signature of Joint Debtor (if any)	Date

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Entered 03/27/09 15:08:41 Page 6 of 38

Desc Main

IN RE Majewski, Colleen E

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Debtor(s)

Doc 1

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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Entered 03/27/09 15:08:41 Page 7 of 38

Desc Main

(If known)

IN RE Majewski, Colleen E

Debtor(s)

Doc 1

Case No. \_

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account		100.00
	Security deposits with public utilities, telephone companies, landlords, and others.	X			
	Household goods and furnishings, include audio, video, and computer equipment.		Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.		1,000.00
	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles		250.00
6.	Wearing apparel.		Used Clothing		250.00
7.	Furs and jewelry.		Misc Costume Jewelry		200.00
	Firearms and sports, photographic, and other hobby equipment.	Х			
	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		2 Term life policies- no cash value		0.00
10.	Annuities. Itemize and name each issue.	X			
	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Doc 1 Filed 03/27/09 Document

Entered 03/27/09 15:08:41 Desc Main Page 8 of 38

IN RE Majewski, Colleen E

\_ Case No. \_

Debtor(s)

(If known)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		07 Kia Sorrento		7,850.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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Entered 03/27/09 15:08:41 Desc Main Page 9 of 38

IN RE Majewski, Colleen E

Debtor(s)

\_ Case No. \_ (If known)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.				
		TO	L ΓAL	9,650.00

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Doc 1 Filed 03/27/09 Document

Entered 03/27/09 15:08:41 Page 10 of 38

Desc Main

IN RE Majewski, Colleen E

Debtor(s)

Case No. \_ (If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Checking account	735 ILCS 5 §12-1001(b)	100.00	100.00
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles	735 ILCS 5 §12-1001(a)	250.00	250.00
Misc Costume Jewelry	735 ILCS 5 §12-1001(b)	200.00	200.00
07 Kia Sorrento	735 ILCS 5 §12-1001(c)	2,400.00	7,850.00

Entered 03/27/09 15:08:41 Page 11 of 38

Case No.

Desc Main

IN RE Majewski, Colleen E

Debtor(s)

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER.  (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5702			Installment account opened 4/07	T			10,227.00	2,377.00
Chase Auto 201 N Walnut St # DE1-10 Wilmington, DE 19801-2920								
			VALUE \$ <b>7,850.00</b>	L				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
occinination sheets attached			(Total of th	is p	otota page Tota	e)	\$ 10,227.00	\$ 2,377.00
			(Use only on la			e)	\$ 10,227.00 (Report also on	\$ 2,377.00 (If applicable, report

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Entered 03/27/09 15:08:41 Page 12 of 38

Desc Main

IN RE Majewski, Colleen E

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Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

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501 (Official Form 01) (12/07)		Document	Page 13 of 38

IN RE Majewski, Colleen E

Case No.

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

Debtor(s)

(If known)

Desc Main

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS AMOUNT DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS OF CLAIM (See Instructions Above.) SUBJECT TO SETOFF, SO STATE Collections ACCOUNT NO. 7187 At & T PO Box 8100 Aurora, IL 60507-8100 550.00 Assignee or other notification for: ACCOUNT NO. At & T **Collection Company Of America PO Box 806** 700 Longwater Dr Norwell, MA 02061-0806 ACCOUNT NO. 8451 Atlantic Crd PO Box 13386 Roanoke, VA 24033-3386 9,269.00 Mortgage ACCOUNT NO. 7381 **Aurora Loan Services Attn Bakruptcy** PO Box 1706 Scottsbluff, NE 69363-1706 unknown Subtotal 9,819.00 2 continuation sheets attached (Total of this page) Total

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Doc 1 Filed 03/27/09 Entered 03/27/09 15:08:41 Desc Main Page 14 of 38

(If known)

IN RE Majewski, Colleen E

Debtor(s)

\_ Case No. \_

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	H		H	
Pierce & Associates 1 N Dearborn St Ste 1300 Chicago, IL 60602-4331	-		Aurora Loan Services				
ACCOUNT NO. <b>7381</b>			Mortgage account opened 9/06				
Aurora Loan Services I 601 5th Ave Scottsbluff, NE 69361-3553	-						
ACCOUNT NO. <b>0312</b>			Open account opened 9/08				
Cach Llc 370 17th St Ste 5000 Denver, CO 80202-5690							1,823.00
ACCOUNT NO. <b>8291</b>			Collections				1,023.00
Carson Pirie Scott PO Box 17264 Baltimore, MD 21297-1264							
ACCOUNT NO. <b>7952</b>			Revolving account opened 5/07				1,677.00
Chld/cbsd PO Box 6497 Sioux Falls, SD 57117							407.00
ACCOUNT NO. 8433			Open account opened 9/08	-		$\dashv$	497.00
Collection Company Of 700 Longwater Dr Norwell, MA 02061-1624							5.47.00
ACCOUNT NO. 8167	-		mortgage def			$\dashv$	547.00
Home Coming Funding Attn Bankruptcy 1100 Virginia Dr Fort Washington, PA 19034-3200							٠
Sheet no. 1 of 2 continuation sheets attached to				 Sub	tots		unknown
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o stica	e) al n al	\$ <b>4,544.00</b> \$

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Doc 1 Filed 03/27/09 Entered 03/27/09 15:08:41 Desc Main Page 15 of 38

(If known)

IN RE Majewski, Colleen E

Debtor(s)

\_ Case No. \_

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3702			Collections	H		H	
Hsbc Card Services PO Box 37281 Baltimore, MD 21297-3281							1,565.00
ACCOUNT NO. <b>5221</b>			Revolving account opened 12/07	H		H	1,303.00
Hsbc/bstby PO Box 15521 Wilmington, DE 19850-5521			g				3,238.00
ACCOUNT NO. 9551			Collections	T		1	0,200.00
Old Navy PO Box 690017 Orlando, FL 32896-0001							2,051.00
ACCOUNT NO. 2340			Revolving account opened 8/07	H		$\dashv$	2,001.00
Target N.b. PO Box 673 Minneapolis, MN 55440-0673							2 072 00
ACCOUNT NO.			Assignee or other notification for:	Н		$\perp$	3,078.00
Ltd Financial Services 7322 Southwest Fwy Ste 1600 Houston, TX 77074-2053			Target N.b.				
ACCOUNT NO. <b>7218</b>			Revolving account opened 1/08	$\vdash$		$\dashv$	
Wfnnb/valucityroomstod PO Box 182303 Columbus, OH 43218-2303			ntovorving account opened 1700				5 400 00
ACCOUNT NO. <b>0584</b>			Revolving account opened 10/98	H		$\dashv$	5,409.00
Wfnnb/victorias Secret PO Box 182128 Columbus, OH 43218-2128			3				
2.6.2						Ц	1,175.00
Sheet no2 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	)	\$ 16,516.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$ 30,879.00

Entered 03/27/09 15:08:41 Page 16 of 38 Desc Main

(If known)

IN RE Majewski, Colleen E

Debtor(s)

Doc 1

Case No.

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS	DEPENDENTS OF DEBTOR AND SPOUSE									
Divorced	RELATIONSHIP(S):				AGE(S): 6 6 9						
EMPLOYMENT:	DEBTOR			SPOUSE							
Occupation Office Name of Employer How long employed Address of Employer											
	erage or projected monthly income at time case file			DEBTOR		SPOUSE					
	ages, salary, and commissions (prorate if not paid n	nonthly)	\$	2,522.00	\$						
2. Estimated monthly overt	ime		\$		\$						
3. SUBTOTAL	ICENOVIC		\$	2,522.00	\$						
<ol> <li>LESS PAYROLL DEDU a. Payroll taxes and Socia</li> </ol>			\$	508.99	\$						
b. Insurance	in Security		\$ —	146.64							
c. Union dues			\$		\$						
d. Other (specify)			\$		\$						
			\$		\$						
5. SUBTOTAL OF PAYR	ROLL DEDUCTIONS		\$	655.63	\$						
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$	1,866.37	\$						
7. Regular income from ope	eration of business or profession or farm (attach det	ailed statement)	\$		\$						
8. Income from real proper	ty		\$		\$						
9. Interest and dividends			\$		\$						
	or support payments payable to the debtor for the de	ebtor's use or	Φ	4 420 00	Φ						
that of dependents listed ab 11. Social Security or other			\$	1,430.00	<b>&gt;</b>						
	government assistance		\$		\$						
(Speen)			\$		\$						
12. Pension or retirement in	ncome		\$		\$						
13. Other monthly income											
			\$		\$						
			\$-		\$						
			• • —		Φ						
14. SUBTOTAL OF LINI	ES 7 THROUGH 13		\$	1,430.00	\$						
15. AVERAGE MONTHI	LY INCOME (Add amounts shown on lines 6 and	14)	\$	3,296.37	\$						
	<b>GE MONTHLY INCOME</b> : (Combine column tot epeat total reported on line 15)	als from line 15;		\$	3,296.37						

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Debtor(s)

Case No. (If known)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may on Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate housel expenditures labeled "Spouse."	hold. Complete a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,500.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities:	Φ
a. Electricity and heating fuel	\$300.00
b. Water and sewer c. Telephone	\$ \$ 100.00
d. Other	\$
u. Ouici	
3. Home maintenance (repairs and upkeep)	
4. Food	\$ 650.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$75.00
7. Medical and dental expenses	\$ <b>30.00</b>
8. Transportation (not including car payments)	\$ 200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
8. Transportation (not including car payments)  9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions  11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify)	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ.
a. Homeowner's or renter's  b. Life	\$
to. Life c. Health	<b>\$</b>
d. Auto	\$
e. Other	\$\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in a. Auto	the plan)
g a. Auto	\$ 240.00
6. Other	\$

14. Alimony, maintenance, and support paid to others

15. Payments for support of additional dependents not living at your home

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

17. Other

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

3,295.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 3,296.37
b. Average monthly expenses from Line 18 above	\$ 3,295.00
c. Monthly net income (a. minus b.)	\$ 1.37

Document

Page 18 of 38

(If known)

(Print or type name of individual signing on behalf of debtor)

IN RE Majewski, Colleen E

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: March 27, 2009 Signature: /s/ Colleen E Majewski Debtor Colleen E Majewski Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7\,(Official\,Folinf)} Case 09-10689$ 

Doc 1 Filed 03/27/09

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Document Page 19 of 38 **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:	Case No.
Majewski, Colleen E	Chapter 7
Dehtor(s)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2,522.00 2009 Income from employment (monthly)

32,408.00 2008 Income from employment

28,000.00 2007 Income from employment

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

10,526.00 08 income from retirement draw down

1,430.00 08-09 alimony and child support (monthly)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER Aurora V Majewski 08CH17381

NATURE OF PROCEEDING **Foreclosure** 

COURT OR AGENCY AND LOCATION **Chancery Cook** 

STATUS OR DISPOSITION Sold Jan 09

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER **Aurora Mortgage** 

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE

OF PROPERTY

Foreclosure of property at 7026 N Oriole, Chicago, IL

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 09-10689	Doc 1		Entered 03/27/09 15:08:41 Page 21 of 38	Desc Main
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#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2/13/2009 AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY
901.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

T T

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

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List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case,

identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 $\checkmark$ 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 27, 2009	Signature /s/ Colleen E Majewski	
	of Debtor	Colleen E Majewski
Date:	Signature	
	of Joint Debtor	
	(if any)	
	1 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

 $_{B6\,Summary}\,(\mbox{\sc Case}\,\,\mbox{\sc O9-10689}_{000}\,\,\mbox{\sc Doc}\,\,1)$ 

Filed 03/27/09 Entered 03/27/09 15:08:41 Desc Main Document Page 23 of 38 United States Bankruptcy Court

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IN RE:	Case No
Majewski, Colleen E	Chapter 7
Debtor(s)	* -

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 9,650.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 10,227.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 30,879.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,296.37
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,295.00
	TOTAL	14	\$ 9,650.00	\$ 41,106.00	

Form 6 - Statistical Summary (12/07)

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IN RE:		Case No.
Majewski, Colleen E		Chapter 7
	Debtor(s)	•

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,296.37
Average Expenses (from Schedule J, Line 18)	\$ 3,295.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 3,952.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 2,377.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 30,879.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 33,256.00

Case 09-10689 B1D (Official Form 1, Exhibit D) (12/08)

Doc 1 Filed 03/27/09 Entered 03/27/09 15:08:41

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Page 25 of 38 Document **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:	Case No.
Majewski, Colleen E	Chapter 7
Debtor(s)	<u> </u>

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Colleen E Majewski

Date: March 27, 2009

Case 09-10689 B8 (Official Form 8) (12/08)

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Doc 1

Filed 03/27/09 Entered 03/27/09 15:08:41 Desc Main Document Page 26 of 38 United States Bankruptcy Court Northern District of Illinois

IN RE:			Case No.	
Majewski, Colleen E		Chapter <b>7</b>		
	Debtor(s)		-	
	NDIVIDUAL DEBTO			
<b>PART A</b> – Debts secured by property of the estate. Attach additional pages if necessary		fully completed for <b>I</b>	EACH debt which is secured by property of the	
Property No. 1				
Creditor's Name: Chase Auto		Describe Property 07 Kia Sorrento	Securing Debt:	
Property will be ( <i>check one</i> ):  ☐ Surrendered				
If retaining the property, I intend to (checon Redeem the property  ✓ Reaffirm the debt  Other. Explain		(for e	xample, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  ✓ Claimed as exempt  Not claimed	l as exempt			
Property No. 2 (if necessary)				
Creditor's Name:		Describe Property	Securing Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (checon Redeem the property Reaffirm the debt Other. Explain	k at least one):	(for e	xample, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  ☐ Claimed as exempt ☐ Not claimed	l as exempt			
PART B – Personal property subject to une additional pages if necessary.)	expired leases. (All three c	olumns of Part B mus	t be completed for each unexpired lease. Attach	
Property No. 1				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
continuation sheets attached (if any)	1			
I declare under penalty of perjury that t personal property subject to an unexpire		intention as to any p	property of my estate securing a debt and/or	
Date: March 27, 2009	/s/ Colleen E Majew Signature of Debtor	rski		

Signature of Joint Debtor

# Case 09-10689 Doc 1 Filed 03/27/09 Entered 03/27/09 15:08:41 Desc Main Document Page 27 of 38 United States Bankruptcy Court Northern District of Illinois

IN RE:

Majewski, Colleen E

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_19

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: March 27, 2009

/s/ Colleen E Majewski
Debtor

Joint Debtor

Case 09-10689 Doc 1 Filed 03/27/09 Entered 03/27/09 15:08:41 Desc Main

Majewski, Colleen E 7730 W Palatine Ave Chicago, IL 60631-1827 Document Page 28 of 38 Collection Company Of 700 Longwater Dr Norwell, MA 02061-1624

Wfnnb/victorias Secret PO Box 182128 Columbus, OH 43218-2128

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Collection Company Of America PO Box 806 700 Longwater Dr Norwell, MA 02061-0806

At & T PO Box 8100 Aurora, IL 60507-8100 Home Coming Funding Attn Bankruptcy 1100 Virginia Dr Fort Washington, PA 19034-3200

Atlantic Crd PO Box 13386 Roanoke, VA 24033-3386 Hsbc Card Services PO Box 37281 Baltimore, MD 21297-3281

Aurora Loan Services Attn Bakruptcy PO Box 1706 Scottsbluff, NE 69363-1706 Hsbc/bstby PO Box 15521 Wilmington, DE 19850-5521

Aurora Loan Services I 601 5th Ave Scottsbluff, NE 69361-3553 Ltd Financial Services 7322 Southwest Fwy Ste 1600 Houston, TX 77074-2053

Cach Llc 370 17th St Ste 5000 Denver, CO 80202-5690 Old Navy PO Box 690017 Orlando, FL 32896-0001

Carson Pirie Scott PO Box 17264 Baltimore, MD 21297-1264

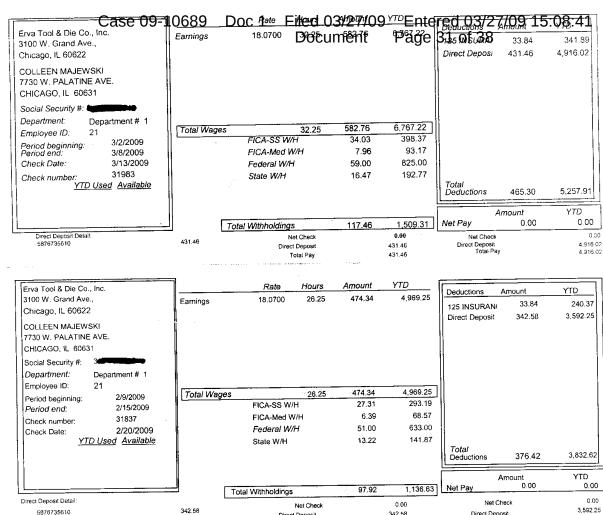
Pierce & Associates 1 N Dearborn St Ste 1300 Chicago, IL 60602-4331

Chase Auto 201 N Walnut St # DE1-10 Wilmington, DE 19801-2920 Target N.b. PO Box 673 Minneapolis, MN 55440-0673

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	•		32	. 0888 mi	outions credit. Attach Fo			Married filing
	-		LΣ			n credits. Attach		poilt beinsM
			30	& əlut	e disabled. Attach Sched	r the elderly or th	30 Credit fo	\$2'420
			62		dent care expenses.	negeb bna blida n chedule 2	29 Credit for Attach S	Single or Married filing
1-66 <u>78</u>	82					tructions)	sui əəs)	see instrs.  All others:
.981,136.	- /7			<del></del>	tive minimum tax	uding any alterna		claimed as a — dependent,
	72	Jnok si sil	enter -0 Th	in line 25,	25. If line 26 is more tha	ime zo rrom ine	subtraci faxable	csu pe
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986'21	77	<del></del>			e 21 (adjusted gross inc oni seorg betsulges)		23 а Сћеск С	,,,
S approfit		-	<del></del>			MAJEWSKI		(8008) <b>ADPO</b>



Direct Deposit

Total Pay

342.58

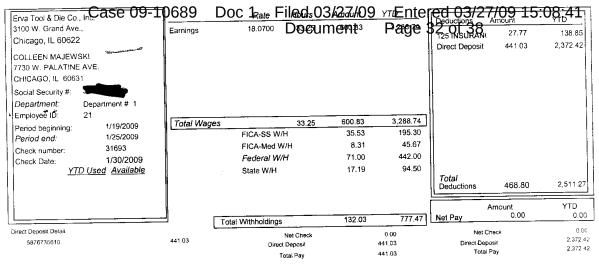
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Direct Deposit

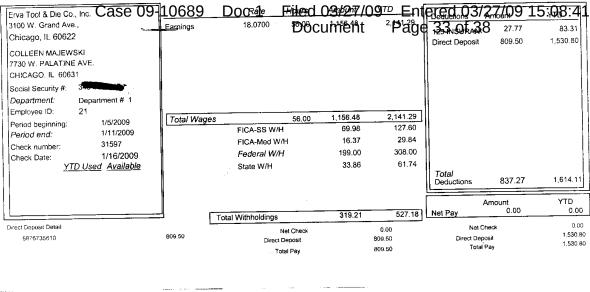
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Erva Tool & Die Co., Inc. 3100 W. Grand Ave., Chicago, IL 60622	Earnings	Rate18.0700	Hours 30.25	Amount 546.62	<u>YTD</u> 2,687.91	Deductions 125 INSURANI Direct Deposit	Amount 27.77 400.59	YTD 111.08 1,931.39
COLLEEN MAJEWSKI 7730 W. PALATINE AVE. CHICAGO, IL 60631 Social Security #: Department: Department # 1 Employee ID: 21 Period beginning: 1/12/2009 Period end: 1/18/2009 Check number: 31645 Check Date: 1/23/2009 YTD Used Available	Total Wages	FICA-SS W/ FICA-Med V Federal W/ State W/H	V/H	548.62 32.17 7.52 63.00 15.57	2,687.91 159.77 37.36 371.00 77.31	Total Deductions	428.36	2,042.4
	_			118.26	645.44	Net Pay	Amount 0.00	YTD 0.0
Direct Deposit Detail: 5876735610	400.59	= :	Net Check of Deposit Total Pay	116.20	0.00 400.59 400.59	Net Direct De	Check eposit al Pay	0.1 1.931 1.931



Erva Tool & Die Co., Inc.	<u> </u>	Rate	Hours	Amount	YTD	Deductions	Amount	YTD
3100 W. Grand Ave., Chicago, IL 60622	Earnings	18.0700	30.75	555.65	984.81	125 INSURAN	27.77 407.66	55.54 721.30
COLLEEN MAJEWSKI 7730 W. PALATINE AVE. CHICAGO, IL 60631						Direct Deposit	407.00	721.30
Social Security #:	1							
Department: Department # 1								
Employee ID: 21 Period beginning: 12/29/2008	Total Wages		30.75	555,65	984.81			
Period beginning: 12/29/2008  Period end: 1/3/2009	- Total Hages	FICA-SS W/		32.73	57.62			
Check number: 31550		FICA-Med W	//H	7.65	13.47			
Check Date: 1/9/2009		Federal W/	Н	64.00	109.00	li		
YTD Used Available		State W/H		15.84	27.88			
						Total Deductions	435.43	776.8
							Amount	YTD
		Total Withholdings		120.22	207.97	Net Pay	0.00	0.0
rect Deposit Detail: 5876735610	407.66		Net Check		0.00 407.66	Net C Direct Dec		0.i 721
			Deposit otal Pay		407.66	Direct Dep Total		, 721.

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Entered 03/27/09 15:08:41 Page 34 of 38

Desc Main

(If known)

IN RE Majewski, Colleen E

Debtor(s) Case No. \_

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

R6G (Official Case)09710689	Doc 1	Filed 03/27/09	Entered 03/27/09 15:08:41
500 (Official 1 of in 00) (12/07)		Document	Page 35 of 38

IN RE Majewski, Colleen E

Case No.

Desc Main

Debtor(s) (If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

#### Case 09-10689 Doc 1

Filed 03/27/09 Entered 03/27/09 15:08:41 Desc Main Document Page 36 of 38 United States Bankruptcy Court Northern District of Illinois

IN	NRE:	Case No
Ma	ajewski, Colleen E	Chapter <b>7</b>
-	Debtor(s)	
	DISCLOSURE OF COMPENSA	ATION OF ATTORNEY FOR DEBTOR
1.		at I am the attorney for the above-named debtor(s) and that compensation paid to me within iid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept	\$901.00
	Prior to the filing of this statement I have received	\$\$
	Balance Due	\$
2.	The source of the compensation paid to me was: Debtor Other	(specify):
3.	The source of compensation to be paid to me is:   Debtor Other	(specify):
4.	I have not agreed to share the above-disclosed compensation with an	y other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a pers together with a list of the names of the people sharing in the compen	on or persons who are not members or associates of my law firm. A copy of the agreement, sation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service	for all aspects of the bankruptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the Preparation and filing of any petition, schedules, statement of affairs</li> <li>c. Representation of the debtor at the meeting of creditors and confirmate.</li> <li>d. Representation of the debtor in adversary proceedings and other content.</li> <li>e. [Other provisions as needed]</li> </ul>	and plan which may be required; ation hearing, and any adjourned hearings thereof;
6.	By agreement with the debtor(s), the above disclosed fee does not include Litigation / Adversary Proceedings \$400.00 for Motions to Redeem Credit Counseling Fees	the following services:
		ERTIFICATION
	I certify that the foregoing is a complete statement of any agreement or arran proceeding.	gement for payment to me for representation of the debtor(s) in this bankruptcy
١.	March 27, 2009 /s/ Derek	V Lofland

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Date

Derek V Lofland 6280490 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524 derek@chicagobk.com

Certificate Number: 00437-ILN-CC-005054144

#### **CERTIFICATE OF COUNSELING**

I CERTIFY that on October 2, 2008	, at	1:15	o'clock PM MDT
Colleen Majewski	-	received	from
Black Hills Children's Ranch, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the
Northern District of Illinois	aı	n individual [o	r group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111		
A debt repayment plan was not prepared	If a d	lebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this	certificat	e.	
This counseling session was conducted by	internet a	and telephone	·
Date: October 2, 2008	By	/s/Kagney Mos	steller
	Name	Kagney Moste	ller
	Title	Credit Counse	or

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

## Case 09-10689 Doc 1 Filed 03/27/09 Entered 03/27/09 15:08:41 Desc Main Northern District of Illinois

Northern Distri	et of Illinois
IN RE:	
Majewski, Colleen E	Case No.
Debtor(s)	Chapter 7
<b>DECLARATION REGARDING</b> Signed by Debtor(s) or Cor <sub>l</sub> To <b>Be Used When Filing</b>	Orate Representative
PART I - DECLARATION OF PETITIONER	
A. To be completed in all cases.	Date: March 6, 2009
I(We) Colleen E Majewski and officer, partner, or member, hereby declare under penalty of perjury that correct social security number(s) and the information provided in the elecapplication to pay filing fee in installments, is true and correct. I(we) schedules, and this DECLARATION to the United States Bankruptcy C with the Clerk in addition to the petition. I(we) understand that failure to pursuant to 11 U.S.C. sections 707(a) and 105.	consent to my(our) attorney sending the petition
B. To be checked and applicable only if the petitioner is an individe debts and who has (or have) chosen to file under chapter 7.  I(we) am(are) aware that I(we) may proceed under chapter 7, 11, relief available under each such chapter; I(we) choose to proceed chapter 7.  C. To be checked and applicable only if the petition is a corporation of the letter under penalty of perjury that the information provided in to file this petition on behalf of the debtor. The debtor requests re	
C. To be checked and applicable only if the petition is a corporation	a, partnership, or limited liability entity
☐ I declare under penalty of perjury that the information provided in to file this petition on behalf of the debtor. The debtor requests re	
Signature: (Debtor or Corporate Officer, Partner or Member)  Signature: Officer, Partner or Member)	